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# REPORT

OF AN

INVESTIGATION OF MATTERS RELATING TO THE  
CARE, TREATMENT AND RELIEF OF  
DEPENDENT WIDOWS WITH  
DEPENDENT CHILDREN

IN THE CITY OF NEW YORK

BY THE

EXECUTIVE COMMITTEE OF THE CONFERENCE

CALLED BY MR. O. F. LEWIS AND HELD IN THE  
OFFICE OF MR. THOMAS M. MULRY  
ON JANUARY 4, 1913

*The resolution creating the Executive Committee and defining the scope of the investigation was adopted at a second meeting of the Conference held in the Trustees' Room of the United Charities Building on February 5, 1913.*

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## FOREWORD

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Under date of January 18, 1913, Mr. O. F. Lewis, who had been chairman of the Committee on Governmental Aid to Dependent Families appointed by the Second New York City Conference of Charities and Correction, held in May, 1911, issued an invitation to the following persons "to discuss the necessity of legislation providing for governmental aid for dependent widows":

Robert W. de Forest	Rev. William I. Nichols
R. Fulton Cutting	Michael J. Scanlan
Leopold Plaut	Edmund J. Butler
Homer Folks	Lillian D. Wald
Mrs. William Einstein	Cyrus L. Sulzberger
Mrs. William Grant Brown	Thomas M. Mulry
Rabbi Stephen S. Wise	Thomas W. Hynes
Mrs. Florence Kelley	Frank Tucker
Thomas J. Riley	O. F. Lewis

The meeting was held at the office of Mr. Thomas M. Mulry in the Emigrant Industrial Savings Bank, 51 Chambers Street, at 3 P. M., Friday, January 24, 1913.

After prolonged discussion, on motion of Rabbi Stephen S. Wise, duly seconded, it was resolved "that this Conference constitute itself a committee for the further study of dependent widows and children with the understanding that funds are to be available sufficient to make such a study thorough."

Upon the call of Mr. O. F. Lewis, Chairman of the Conference, a meeting was held in the Trustees' Room of the United Charities Building on Wednesday, February 5, 1913, at 4 P. M. At this meeting the following resolution was adopted:

“That an executive committee of seven be appointed, of which Mr. Frank Tucker shall be chairman, who should appoint six other members, of which committee the Commissioner of Public Charities should be asked to become an additional member ex-officio, which committee is directed to make in behalf of this conference an investigation of all matters relating to the care, treatment and relief of the dependent widows with dependent children in the City of New York, and report as soon as possible with findings and recommendations to a general committee made up of those who were invited to attend the meeting at Mr. Mulry's office on Friday, January 24, 1913, and of such other persons as may be added.”

Pursuant to the resolution adopted at the meeting of February 5, the chairman of the executive committee appointed the following additional members: Messrs. Cornelius N. Bliss, Jr., Edward T. Devine, Homer Folks, Lee K. Frankel, Arthur M. Howe, Michael J. Scanlan, Henry R. Seager, Gaylord S. White, Stephen S. Wise and the Commissioner of Public Charities.

The executive committee thus constituted met on Thursday, Feb. 20, 1913, and decided to engage as executive secretary Mr. Francis H. McLean. It was not until May that Mr. McLean was able to lay aside the work upon which he was engaged and assemble his staff and begin the work of investigation. Mr. McLean formulated a plan of work which was submitted to Messrs. Devine, Frankel and Folks, who consented to act as a special committee to advise with the executive secretary.

The work of investigation proceeded throughout the summer. In October Mr. McLean presented a preliminary report of the work done. This preliminary report and the data gathered were submitted to the special com-

mittee for review. Many questions were raised and the preliminary report was searchingly reviewed.

In December the special committee invited Dr. Edward T. Devine, one of their number, to take the preliminary report and the material gathered by the investigators and review it with a staff of specially selected people of large experience in the various phases of the problem under discussion and formulate a report of the investigation for the consideration of the committee. Dr. Devine complied reluctantly with the request and after several weeks of work formulated the report of the investigators which is published in full as a part of the report of this committee. He was assisted by Mr. Henry W. Thurston, an expert on children and children's institutions; Miss Kate Claghorn, statistician; Mr. Porter R. Lee, who has had long experience in work with dependent families; Miss Alice C. Mayer of the New York Association for Improving the Condition of the Poor; Miss Sarah F. Burrows, district superintendent of the Charity Organization Society of New York; Mr. George W. Rabinoff of the United Hebrew Charities; Miss Mary Van Kleeck and Miss Mary B. Sayles of the Russell Sage Foundation; Miss Margaret F. Byington of the Brooklyn Bureau of Charities; Miss Lilian Brandt of the School of Philanthropy; and Miss Emilie J. Hutchinson of Barnard College.

The total expenditures of the committee have been slightly less than \$5000. Of this sum \$2000 was contributed by the Russell Sage Foundation, \$500 by Mr. Robert W. de Forest, \$100 by Mr. Otto T. Bannard. The balance of the expenses of the committee has been

financed by loans which it is expected will be reimbursed to the lender through other contributions.

Subsequent to the organization of this committee and the beginning of its work, the State Legislature passed a bill which became a law May 17, 1913, establishing a Commission "to inquire into the subject of pensions or other relief for widowed mothers."

It was decided to continue the work of the Committee and to be of as much service as possible to the State Commission. Various members of our committee have appeared before the State Commission on their invitation and expressed their views freely. As soon as completed, three copies of the report of our investigators were sent to the State Commission for their information and use.

The committee is under great obligation to all who, as volunteers or employes, have faithfully and conscientiously endeavored to get at and present the facts of this apparently simple but really much involved social problem.

FRANK TUCKER,  
*Chairman.*

March 24, 1914.

## FINDINGS AND RECOMMENDATIONS OF THE COMMITTEE

Having had under consideration the report made to it by its investigators as interpreted and set forth by Dr. Edward T. Devine and his assistants, which is appended hereto in full, the committee unites in the following findings and recommendations:

1. The committee approves the suggestion that the fundamentally important aims in dealing with dependent widowhood and orphanage should be: (1) the prevention of such conditions by prolonging the lives and increasing the working efficiency of men; (2) the distribution of loss due to sickness and death of working men by a system of social insurance; and (3) effective vocational training and guidance of children reaching working age.

2. The committee recognizes the fact that pending the achievement of these results there must remain a large place for an adequate relief system and a wise relief policy in dealing with widows and their children. The need for relief will undoubtedly be diminished, but will not disappear when these other desirable results enumerated above shall have been secured.

3. The committee is of the opinion that children should not be removed from the personal care of their mothers for reasons of poverty alone; and that, when needed, adequate relief should be given to enable needy widows, qualified to train and care for children, to keep their children at home and to train and care for them.

4. The number of instances in which at the present time children are being separated from their mothers,

in violation of the principle stated above, is not as large as is commonly supposed. The Charities Department committed 5,767 children during the year 1912. Of these 861 were the children of widows. Of these 861 children our investigator reports that 190, in 100 different families, should clearly have been kept at home with their mothers, aid being given. Illness on the part of mothers or their inability to control young children was recognized by our investigators as adequate reasons for commitment. In some cases such illness or inability to control may have resulted from absence of adequate relief. It is possible, therefore, that the number of children of widows unwisely committed in 1912 may have been somewhat larger than 190, but, in any case, it could not have been much larger.

5. That 190 children, or a number somewhat larger than this, should have been separated from their mothers for poverty alone during 1912 is to be regretted. It indicates a lack of complete co-operation and effective action between the bureaus of dependent children and the societies giving or securing relief. The bureaus and the societies should immediately take steps to prevent the recurrence of this undesirable situation. Nevertheless it is our opinion that the relief of widows and their children in this city is more nearly adequately performed by the societies now engaged in this task than is any one of the important duties assumed by the municipality or the State in the care of dependent classes such as, for instance, the provision of sanatoria and hospitals for the tuberculous, or institutions for the feeble-minded; and is also more nearly adequate than is the relief for the



poor from public funds in most of those localities in which public outdoor relief still exists.

6. The number of children committed by reason of poverty alone is small in comparison with the number of children of widows already under the care of and receiving aid from relief societies. The proportionate increase in the work of these societies involved in preventing all commitments due to poverty alone would not be impossibly large.

7. However, both in caring for the widows and their children now under their care and for those who would be brought under their care if all undesirable commitments were prevented, it is recognized that a larger number of well trained agents and also more adequate relief funds are needed.

8. While a reasonable amount of work outside the home may be expected of a widow whose children are not of such numbers, ages, or condition as to require her constant presence in the home, concerted effort should be made to see that she is not overworked as to number of days; nor allowed to perform labor demoralizing to health or character; nor underpaid because she is forced to accept whatever is offered in the way of employment.

9. We are not able to state from the investigation made by us, even approximately, what increase would be needed in the resources of relief societies to enable them to prevent undesirable commitments and to care adequately both for those now under their care and for those who are now being unwisely committed. We believe, however, that it would be possible to make a reasonably close approximation of the sums required.

10. It seems to us desirable that the societies concerned should promptly make an inquiry as to the additional sums needed by them to enable them to aid adequately widows and their children needing aid in this city, and should endeavor promptly to secure assurance that such income will be forthcoming as needed.

11. As to what course should be followed if the societies should be unable to secure the sum needed, the members of this committee are divided in opinion. Some, under those circumstances, would favor the establishment of a public relief system, believing that the possible evils under such a system would be less serious than those now existing. Others would oppose the establishment of a public relief system, believing that its evils would outweigh any possible advantages.

Signed :

FRANK TUCKER, *Chairman*

CORNELIUS N. BLISS, JR.

EDWARD T. DEVINE

LEE K. FRANKEL

HOMER FOLKS

ARTHUR M. HOWE

MICHAEL J. SCANLAN

HENRY R. SEAGER

GAYLORD S. WHITE

JOHN A. KINGSBURY,

*Commissioner of Public Charities*

# REPORT OF THE INVESTIGATION

By

EDWARD T. DEVINE

[Based upon material gathered by Francis H. McLean, Executive Secretary of the Committee and a Staff of Trained Social Workers]

To assemble and interpret the experience of philanthropic and other social agencies in New York City in relation to the relief of widows with young children, is the purpose of this report. The immediate occasion for its preparation is that certain legislative proposals have been made and are under consideration, and there has been shown a desire in several societies and by many individuals for a sounder basis than has been available for deciding what attitude to take towards such proposals. No sooner was the inquiry undertaken, however, than it became apparent that there are other and stronger reasons for it than are to be found in any such current issues. Widows' pensions are at best intended to be only a partial solution for a problem which is urgent and complex. This problem may be broadly stated as the prevention of unnecessary hardships resulting from widowhood and orphanage. That the premature death of wage earners must involve great hardships is obvious; but if these are more grievous than is necessary they should quite as obviously be lightened.

For this investigation the statistical method is applicable only to a very limited extent. Whatever confidence the report may inspire must arise mainly from the familiarity of those who have worked under the direction of the committee with the subject matter with which it deals; and their open minded attempt to secure the unbiased opinions, conclusions, and impressions of those who from many points of view are brought into

contact with it. This report is in no sense a brief for or against widows' pensions; nor is it either a hostile criticism or an advocate's defense of the charitable societies. On the contrary, its aim is to present an impartial description of the actual situation in New York City; and, within the limits of what such a report can wisely undertake, to discuss some of the elements involved in the social problem, not of widows' pensions but of widows' needs.

## THE SUBJECT OF INQUIRY

Three questions may be formulated clearly from among the many which present themselves at the threshold of the inquiry:

I. Are children in any considerable number separated from their widowed mothers, to become public charges in institutions or foster homes, who should instead be kept at home with their mothers, whatever financial assistance is necessary to make this possible being supplied?

II. Are widows who apply to one of the charitable societies or to their church for aid receiving proper consideration and care? Are reasonable plans made for them, and are there sufficient resources to carry such plans into effect?

III. Are widows who are obliged to earn their own support and that of their children, in whole or in part, working under reasonable conditions? Or are they, by any reasonable standards, overworked and underpaid?

## THE RESULTS OF THE INQUIRY

Leaving modifications and explanations to be added in later pages it may be said, summing up the results of the inquiry:

I. That the separation of children from good mothers, well qualified to care for them at home, and unable to do so only because of poverty caused by the father's death, is not of frequent occurrence. In four-fifths of the four hundred and sixty families from which children were received as public charges in the calendar year 1912 because of the father's death, there were demonstrable conditions, such as serious illness, improper guardianship, mental deficiency or insanity, which made it appear inadvisable for the children to remain with the mother. In nearly or quite all of the cases in which the children should have remained at home, concerted action by public officials and voluntary agencies, such as actually occurs daily in many cases, could probably have prevented commitment.

II. That the charitable societies do give admirable care in many cases to those who apply to them for assistance; that they have a high and constantly improving standard of work and are realizing their ideal in an increasing proportion of the families whom they attempt to aid; but that, if the actual improvement of conditions in the families be the test, then the results leave much to be desired. In a large number of cases, in spite of whatever aid is given, the health of the mother or of the children is impaired, and progress towards genuine family rehabilitation does not take place.

III. That, as far as the self-support of widows known to the charitable societies is concerned, the conditions of their employment, largely because of their limited efficiency, and the resulting limited opportunities open to them, can be described only as unsatisfactory in the extreme. These women are engaged mainly in unskilled occupations in which the wages are low, the hours long, the physical strain severe, and the inducements to exceptional skill or efficiency conspicuously lacking.

## SOURCES AND MATERIALS

First of all conferences have been had with the district secretaries, supervisors, agents, and visitors of the general relief agencies, to discover the actual opinions, impressions, and conclusions of those who deal at first hand with the difficult and intricate family problems involved. Conferences have been held likewise with groups of widows in various parts of the city, and finally with principals and school visitors, and with social workers in settlements and other agencies, who, not as relief workers, but from other and different points of view, gain an intimate acquaintance with the difficulties, hardships, and possibilities presented in the lot of the working widow in New York, and whose opinions of the work of the public and voluntary relief agencies is for this reason especially instructive.

An examination was originally made of 1556 case records, of which 391 were supplied by the Charity Organization Society, 379 by the New York Association for Improving the Condition of the Poor, 278 by the United Hebrew Charities, 300 by the Brooklyn Bureau of Charities, 168 by the Brooklyn Association for Improving the Condition of the Poor, and 40 by the United Jewish Aid Society of Brooklyn. In these six societies records are kept, and information can therefore be obtained as to the conditions in the families and the action taken by the societies. These fifteen hundred families constitute a majority of those of widows with small children who were under the care of the societies named in the fiscal year 1912. The salient facts from the case records were transferred to special schedules and subjected to special analysis and an attempt at statistical tabulation. The inquiry is necessarily at bottom, how-

ever, not a statistical one, but rather descriptive and interpretative. For this and other reasons it was later decided to make a re-examination of three hundred of these family histories. Complete summaries were prepared of these three hundred records, fifty from each of the six societies, taken consecutively as they happened to come, in such a way as to preclude the possibility of any attempt to make a favorable or an unfavorable showing of the work of any particular society.

Case records never tell the whole story; even less do brief summaries of the records do justice to the influence of the visitor on the families under her care and the substantial results which, even in the face of great difficulties, are achieved. The attempt is made to set forth as fully and accurately as possible what the case records and the conferences taken together disclose as to the actual situation. There have been constant improvements in the work of all the societies in recent years, and as a result the families under care in 1914 are undoubtedly receiving more adequate relief and more effective care than in 1912, to which year the impressions and conclusions of this report mainly refer. As a result of changes in personnel and consequent changes in methods this would be especially true of the Brooklyn societies.

An examination was made also of the applications for the commitment of the children of widows at the Department of Public Charities, both in Manhattan and Brooklyn, in the calendar year 1912. It was found that there were 460 such families from whom children were received because of the "death of the father." If to these had been added the widows' families from among those whose children were committed because of the "illness of the mother," this would have added about 150 families.

The purpose of this inquiry, however, was to discover whether children were committed who should preferably have remained at home with their mothers. The analysis was confined to the 460 families just mentioned, since it is assumed that commitment was doubtless advisable in nearly all of the cases in which there was no father in the family and the mother was incapacitated by illness. In the case of these 460 families a special investigation was made, including a visit to the family, except when this was made unnecessary by the fact that there was available both the official record in the Department of Charities and a family record in some one of the charitable societies.

### NO "TYPICAL" WIDOWS

From the nature of the study, *i. e.*, of widows with small dependent children, it is obvious that we are considering families in which there has been a premature death of the father. That is to say, the ages of the mothers and of the children testify that it is in the prime of life that the husbands have gone to their graves. This is perhaps almost the only respect in which these families may be said to present a uniform likeness to one another. Everyone has in mind a typical mother of fatherless children, but the most striking generalization to be made from this study is that there is in fact no such type. There is no widow about whom statements of universal applicability can confidently be made. There are Jewish widows, Italian widows, Irish widows, and widows who were born and raised in New York. There are capable and incapable, strong and delicate widows. There are widows resourceful as the sturdy oak and others dependent as the clinging vine. There are sober



widows and drunken widows; angelic widows and demons in widows' form; good mothers and indifferent mothers; widows who are infinitely better off than they were before they became widows, and widows whose widowhood is tragedy and pathos beyond telling.

### BEFORE THE HUSBAND'S DEATH

For the most part the families of the widows who ask for aid have been living at a very low standard before the husband's death. In many instances they have had charitable assistance in his last illness, and such assistance has frequently also been sought in previous emergencies. The wife has more often than not earned a part of the income during her married life. An interesting discovery made in the course of a study of earning women on the west side of New York City\* is that the occupations of the husbands of widows working in that neighborhood had been entirely similar in general character to the occupations of the husbands of the married working women. This is interpreted to mean that the general standard of living is not so much affected by the death of the male bread winner as might be expected. If the contrary were the case, we should find that the widows working by the side of married women would, before the death of their husbands, have belonged to families of a higher economic class. For example, married women would be the wives of day laborers, while widows would have been the wives of skilled mechanics. The present study clearly confirms the above impression. In exceptional instances the family had maintained a high standard during the father's life time, and these exceptional instances are

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\*Mothers Who Must Earn. By Katherine S. Anthony. Forthcoming publication of the Russell Sage Foundation.

apt to be remembered and regarded as typical. A critical examination of the records discloses that before his death as well as afterwards the income had usually been small and irregular; sickness and misfortune had been all too common visitors in these families, children had been anæmic and abnormal, the tenement small and unsanitary, and savings conspicuous by their absence.

The occupations and wages of deceased husbands were ascertained in 488 cases. Of these men, 28 had been earning less than \$8 a week—four of these because of physical incapacity and eight because of some mental or moral weakness concerning which definite knowledge was obtainable; 238 had been earning from \$8 to \$12 a week; 95 from \$13 to \$15; 84 from \$16 to \$20; 25 from \$21 to \$25; and 18 over \$25 a week. Those who earned from \$8 to \$12 a week were by no means all in what are known as unskilled trades. Half of the so-called “semi-skilled” and one-third of the “skilled” workmen were in the same wage earning group. These figures, although fragmentary, indicate that the wages as a whole were low, and that the representatives of the skilled and semi-skilled trades were among the least efficient, or at least the lowest paid, in their trades. This would also indicate that even the death of the chief breadwinner does not ordinarily force families in the higher wage groups to resort to relief societies. Apparently the better paid wage earners do to a large extent provide for their families by insurance or otherwise.

### CAUSE OF HUSBAND'S DEATH

From the families included in the above studies the cause of the death of the father was ascertained in 1225 cases. Of these the leading cause of death was tuber-

culosis, which claimed 480, or nearly forty per cent. Pneumonia is held responsible for 126 deaths, heart disease for 109, industrial accidents for 59, other accidents 72, cancer 46, violence 35, suicide 23, typhoid 22, insanity 25, alcoholism 10. Other specific diseases appear in a great variety which it would be difficult to assimilate to any scientific classification, nor would there be any advantage in the attempt. It may be of interest to record, however, that of the remaining 218 deaths one was due to an execution in prison and one to lead poisoning, or painter's colic.

In the 480 families in which the father died of tuberculosis, there were 1287 children under fourteen. In the 59 cases of fatal industrial injuries, there was a record of a satisfactory settlement in only four cases. Two of these provided for continuing pensions. A third, an iron worker, had obtained damages of \$10,000. In the fourth there was a pension allowance but the amount and length of its continuance were not ascertained. There was one additional small pension and six suits for damages were pending, in one of which there was a judgment of \$12,500 from which an appeal had been taken. In more than three-fourths of the deaths which occurred in the course of employment the family, so far as the records indicate, received no compensation whatever. Most of these would apparently have come under the new compensation law of New York State, insuring to the widow from 30 to 66⅔ per cent of her husband's wages during the whole of her widowhood, and in case of re-marriage for two years additional.

## INSURANCE

Much more than half of the families have some life insurance, but a scant dozen—less than one per cent—have more than enough to meet funeral expenses and accumulated petty debts, which are regarded as a first claim on an insurance policy, though they might not be so legally. While life insurance may therefore be said to be the rule, it is in effect generally but a trifle more than burial insurance. In the few instances in which a sum of over \$500 is available, after such imperative expenses are met, it is more frequently than not badly invested and quickly lost. A change of system by which the amount of the insurance would be commuted into weekly or monthly payments over at least one or two years, while adjustment is being made to the changed conditions, would be clearly beneficial.

## BETWEEN HUSBAND'S DEATH AND APPLICATION FOR RELIEF

Between the exhaustion of the meagre insurance and application to a charitable society there is often a period of uncertain duration in which the church and relatives display their maximum generosity. This is a period of anxious experiment in various directions, of readjustment and important decisions. If an opportunity for sound advice could be given at this stage, instead of weeks or months later after such personal resources are exhausted, there would be a better chance of a successful issue. When application is actually made the mother is apt to be more or less demoralized by uncertainty of income and other circumstances which she is ill prepared to meet. If she is ambitious and has a

mother's normal devotion to her children, she may be quite worn out by her unguided or misdirected efforts at self-support. If of a hopeless and helpless disposition, she may have yielded to the first suggestion that her children be sent to a home, but may none the less be yearning to have them with her again. She is almost certainly living under intolerable conditions, in miserable, dirty, overcrowded, underlighted, and underfurnished or badly furnished rooms.

### WIDOWS IN NEW YORK CITY

According to the census of 1910, there were 183,897 widows in the city of New York, of whom 46,248 were under forty-five and therefore of an age at which they might have small children dependent upon them. Unfortunately, although the information is contained in the original population schedules, the census does not tell us how many widows actually have such dependent children. If the percentage of those who are gainfully employed in 1910 remained the same as in 1900 (27.1 per cent), there were among the 183,897 widows 50,939 who were more or less regularly employed. We cannot, of course, apply this percentage to the younger widows, as statistics on this point might, and probably would, show marked differences in various age groups. Again, however, the census informs us that over half of the women wage earners who were widowed or divorced were heads of families. Perhaps it would not be an overestimate to assume that at least one-half of the 50,939 working widows were mothers of dependent children below the working age. The total number of widows under the care of the six charitable societies in New York whose records we have been studying, in the fiscal year 1911-12, was 5177. This is less than

three per cent of the total number of widows in the city and a little over ten per cent of the number of those gainfully employed. Of the widows under the care of the societies, many who are supported mainly by grown children or relatives, and others who are admitted to homes or hospitals, are not employed, so that the number of working widows known to these six societies in that year may be put down as between three and ten per cent of those who have responsibility for their own and their children's support. A few of the other ninety odd per cent may apply to other charitable societies or to the Department of Public Charities, but it is evident that an overwhelming majority were taking care of themselves, with such assistance as they may have had from insurance, savings, or other personal resources.

### OCCUPATIONS OF WORKING WIDOWS

From the census it would appear that working women engage in a great variety of occupations. In some of these the wages of women are sufficient to maintain a decent standard of living for a family and the hours and conditions of labor are reasonable. The case records of the charitable societies disclose no such variety, and in the employments in which the working widows known to them are mainly employed, the hours and conditions of labor are for the most part unreasonable. This is clearly one of the most important and, except among those who have attempted to find suitable employment for working mothers, one of the least understood factors of the whole problem. The situation which exists in this respect may be of little or no interest to those who take the extreme view that widows with children should not be expected to work at all. They may consistently be indifferent to the

details of the employments open to working women. No such indifference, however, exists among working women or among those who are daily engaged in helping them, now with money relief and now in finding work, according to their needs and strength. To the mothers themselves it seems natural, inevitable, and appropriate that they should work. Most of them have worked before marriage, many of them have worked during their married life, and that as widows they should earn a living for themselves and children is simply in the course of nature, an obvious and unquestioned obligation. What they feel is that the mother should work—not of course if she is nursing an infant in arms, or about to be confined, or if she is seriously ill, or if there is some extraordinary demand upon her in the home, such as an invalid child demanding constant attention, or a large number of very young children, and no older person in the family to look after them. Working mothers have real hardships and grievances, but that an able bodied woman under forty, with one or two children, should be expected to earn a large part or all of her support, is not one of them. Even when there are three or four children the mother would generally scout the idea that she could not earn their living if she is given a fair chance. Of course if they are of an age requiring constant oversight, it is not desirable that she should, unless there is some one at hand to care for them. Not the necessity of earning, however, but the difficulty of finding work, is what is more apt to cause her anxiety.

### BY NATIONALITIES

Looking more closely at the occupations in which the working widows in these families are engaged we find

that they are mainly characterized by long hours, severe physical strain, and either low wages or exceeding irregularity and uncertainty of employment. The Italian widow, finishing pants, working excessively long hours, often with the help of children, may clear three or four dollars a week. If she goes out to day's work in some family in the tenements but little better off than herself she may get fifty cents for a day's washing. The Russian Jewish widow may finish garments at home for about the same wages as those of the Italian; or go out peddling, at which for a shorter day the earnings may be four or five dollars a week; or keep roomers, with the inevitable results of an overcrowded apartment. The Bohemian widow is apt to work, as before her marriage, in cigar factories, earning when skilled eight or ten dollars a week, or more in exceptional cases. The Greek widow is more likely to be found in a candy shop, again at factory wages. Irish and German widows are more generally inclined to do office cleaning or day's work,—washing, ironing, and cleaning—for which the usual pay is now a dollar and a half a day, sometimes with carfare, usually with food in addition; but this work at such pay for the women of whom we speak is scarce, and for the maximum pay women who come in for the day are often expected to do a heavy washing and ironing, sometimes with scrubbing of floors and cleaning of windows between.

### RESTRICTED OPPORTUNITIES

Thus widows who ask for aid are apparently restricted in their occupations mainly to finishing work in the needle trades; office cleaning and similar work in theatres, stores, and other public buildings; and days' work, consisting either of washing and ironing done at home or



washing and ironing and cleaning in the home of the employer. The restriction to these occupations is clearly for two main reasons. They demand only a low grade of efficiency, and they do not demand the regular hours of an ordinary office or factory working day. They are unorganized and unsupervised employments. Neither trade union nor factory inspector controls them. There is no standard public opinion in regard to them. In return for the privilege of having some free time each day, or some free days each week, the working mother pays a price which is exorbitant, partly because there is no available means of measuring it.

The fundamental objections to home work, when a "home" means a New York flat of two or three rooms full of lodgers and children, are so serious as to have led to the demand for its total abolition on grounds of health and morals. The police power of the state has already been invoked to this end, and the transfer of all factory work to factories, which can be properly supervised, in which rational sanitary standards can be maintained, and in which wages can be determined at least under public scrutiny, is now only a matter of time. Washing and ironing which is taken away from the home will probably eventually be treated as factory work. This is not at all inconsistent with a movement in the contrary direction which may eventually increase the amount of remunerative domestic occupations,—for example, through the development of cooperative house keeping, or through the organization of specialized service by the hour, including all types of workers from cleaners (with work transformed by science) to efficiency engineers.

The bearing of this on our present subject is that it is precisely in the families of the widows who need help

that the severest pressure is felt from the present unregulated, irregular, and underpaid employment.

### THE THREE OCCUPATIONS

The finishing work done at home is hard because of the excessively long hours necessary to earn anything at all. It is dangerous because of the opportunity which it gives to work and overwork young children. It has all the disadvantages of isolation on the part of the operative and utter lack of knowledge as to the conditions of the employment on the part of the public.

Office cleaning and some other work of charwomen is hard because of the back-breaking, knee-destroying positions which it demands; because of the indecency of requiring women on hands and knees to clean up the expectorations, the cigar stubs, the tracked-in-mud and other refuse of those who come and go in public halls and stairways; because of the often exceedingly inconvenient division of the working day into two parts; and finally, because women employed in this work are paid less than men cleaners. The wages paid vary considerably, and there are some large office buildings in which every consideration is given to the home demands upon the women, not only in adjusting their hours, but in determining wages. It is true also that numerous unsuccessful attempts have been made to devise mechanical means of doing this cleaning, and that, temporarily at least, it would be a great hardship to many earning mothers if, by the success of such attempts, this kind of employment should be eliminated. But it is not unlikely that the substitution of mechanical cleaners would be greatly expedited if superintendents of buildings were

no longer able to employ six women for the price of three men.\*

Going out for day's work in families that can afford to pay a dollar and a half a day is, on the whole, the most popular occupation open to these women. Such opportunities exist largely because of the transitional and unsatisfactory conditions of domestic service as a whole. But they are constantly interrupted by the migration of employers in the summer and by their desire for economy, as shown by having the washing done only once in two weeks in the winter, or by asking the employee unexpectedly to leave in the middle of the afternoon, perhaps after finishing the washing and ironing, so as to save one-third of the day's wages. There is a brighter side in the relation which often springs up between the families thus brought into contact. Frequently it becomes one of mutual respect and even intimate acquaintance. The gifts of clothes, food, etc., which go along with the day's pay for such work frequently become an important item in the working mother's income, and instances occur in which favors quite as readily flow in the other direction. This kind of friendly visiting and personal service is one of the distinct offsets to the generally chaotic, irregular, and uncertain conditions in this particular field of employment.

## ECONOMIC INEFFICIENCY

Taking these occupations, however, as a whole, the worst thing about them is that they are the occupations

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\*Miss Anthony (see foot-note, page 8) recites the testimony of a superintendent who had tried a machine to scrub floors which he discarded because it would not clean corners, and because it took three men to manage it. He put six women in their place and the work is better done without the machine.

of relatively unskilled and inefficient workers, and the worst thing to be said about the workers is that they are for the most part fit for no other kind of employment. They are untrained, inefficient, industrially unfit. No employment agency would be justified in putting them in skilled occupations, even if they were to be had. No employer who demands and is ready to pay for competent work would keep them even if they came. This general lack of competency is not confined to the widows, but was shared, as we have shown, by their deceased husbands. Probably it cannot be very much modified in the adult generation, but it is a very serious question whether it is to be perpetuated in the next generation. Of the fact that one of the chief reasons for the inability of this group of families to care for themselves in their widowhood as well as do the large number of working widows who remain independent is their economic inefficiency, no one who examines the case records with an open mind, or who confers with the social workers who have investigated and aided the families, can remain in doubt.\* The charitable societies are dealing with persons whose labor in the open market has very little productiveness, who not only have not had specific training in particular trades, but have not learned how to work or to protect their interests as workers. To change these conditions is not within the function or the power of the charitable societies. Education and industry must bear that responsibility.

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\*One of the societies has undertaken to train some of their women and provide fairly remunerative work for them at shirt and necktie making in a sanitary, well-equipped work shop. A number of women who had formerly not worked at all or had been engaged in unskilled work at meagre and irregular wages are now earning between \$12 and \$17 per week.

## VOCATIONAL GUIDANCE FOR WIDOWS' CHILDREN

The records of the societies do not show sufficient evidence of serious and practical interest in the choice of an occupation as the children come of working age or in securing specific preparation for a suitable occupation. If the boys and girls are not to repeat the experience of their parents or even to fall short of their level, they must obviously be encouraged, and if necessary aided, to get into occupations in which there is apprenticeship, opportunity for learning how to work, personal interest on the part of employers or foremen or fellow workers, that will lead to the steady development of ability and increasingly satisfactory adjustment between the worker and his employment. The safeguarding of vocational interests of individual members of the family is the most important single service which can be given them. Vocational guidance may ultimately be expected from the public school system. Even the actual teaching of a trade or preparation for commercial positions may become the rule. So long, however, as such facilities are as rare as they are at present and limited mainly to high school grades, there will be urgent need of giving increased attention to the exceptional danger that in these families of working widows the interests of the children will be completely sacrificed, that they will go into occupations in which the only inducements are an immediate wage to replace or supplement the mother's earnings. The importance of such service has been appreciated but recently and the charitable societies, occupied with more obvious wants, have given scant attention to vocational guidance; but the rising standard of service set by them does in-

clude it. They are staunch upholders of child-labor laws, but they rarely extend aid to permit children to obtain vocational training after they reach working age.

## RESPONSIBILITY OF INDUSTRY AND OF THE SCHOOL SYSTEM

This grievance is one of which thinking widows themselves complain far more bitterly than of any hardships in their own employment. That their children, as they come of working age, should inevitably be pushed into occupations in which there is no future, no chance for promotion, no investment of the valuable early years in such a way as to yield returns in later life, is an experience not limited to widows, but one in which the likelihood is increased in their case by the need felt for a maximum income from their earnings at the earliest possible moment. However, the mothers are quick to see the price which they pay for this relief. They would willingly enough work even harder than they do and make greater sacrifices if this could result in securing permanent and reasonably remunerative work for their children with the prospect of advancement. There is no difficulty about finding jobs for the young boys and girls just leaving school, but they are useless jobs, except from the point of view of immediate income. Boys and girls are going into these useless jobs and the community has invented no adequate protection against this unsocial and uneconomic demand. The old apprenticeship system is gone, but it is for education or industry to discover a substitute. Practical vocational and half time schools through which children as they reach working age can be adjusted to industry and trade may prove to be such a substitute. Public pensions and voluntary re-

lief are alike impotent to solve the problems of industry and education.

## HEALTH

As might be anticipated, the records of the societies and conferences with social workers reflect the increased public interest of recent years in the subject of health. Indeed, most of the societies in question have themselves, through their tenement house committees, tuberculosis committees, fresh air activities, and in other ways, distinctly taken the lead in that educational campaign for the prevention of disease to which the increased interest on the part of the public is so largely due. The gratifying decline in the death rate in New York City is coincident with these constructive social movements in which the charitable societies have taken so active a part, and to them, as to the increasing efficiency of the public health service, a large part of the credit for this signal accomplishment is due.

The question naturally arises as to whether this interest in the public health is translated in practice into an effective interest in the health of the widows and their children as shown by the case records examined. Such effective interest is frequently, although not by any means uniformly, shown. In many cases excellent work is done to secure proper diagnosis, and appropriate treatment. Sometimes persistent attention is given to a health problem over a period of several years. Often large sums of money are expended to provide necessary convalescent or sanatorium care. One society has a physician in constant attendance at its own offices to make a diagnosis on the spot of all cases in which dis-

ease is suspected. Another has a home hospital in which a few of the families threatened by tuberculosis are taken completely in charge at an average expense of \$1000.00 a year for each family, all of which is provided if necessary from charitable sources, in addition to the expert and professional service required. Others command a large amount of volunteer medical service from members of district committees and other physicians, and all of them make daily use of dispensaries and other health services. One society maintains a corps of thirty trained nurses who visit and nurse the sick poor. The idea may be said to be generally accepted that inquiries about health should be made, that those who seem to require medical attention and are not receiving it shall be examined and advised, that obviously suitable candidates for hospital and dispensary care shall be taken or urged to go for such treatment, and that the relief policy adopted shall be influenced by health considerations. In other words, immediate and obvious health needs usually—though not always—receive attention.

More fundamental health needs are however, it must be said, often neglected. Vigorous action is not always taken to carry out competent advice after it is obtained. Mothers are allowed to work when it would be quite appropriate to provide such an amount of relief as would make the employment unnecessary. Of course, the charitable societies cannot be held responsible for all the serious or petty illnesses in the families under their care. Tuberculosis and typhoid fever appear in well-to-do homes also, and conditions inimical to health, such as too frequent pregnancies and overwork, have been present long before the husband's death or other special misfortune brought them to the notice of the societies.



Nevertheless, when instances are found in which the records themselves bear evidence that anaemic, undernourished children fail to receive special care, that no attempt is made to follow up and remedy some well recognized dangerous condition, that eyes, or teeth, or adenoids are neglected, that prevention of disease and the upbuilding of physical vigor and resisting power is left almost wholly out of the plan for the family, there is certainly room for drastic criticism.

It is pertinent to call attention in this connection to the extraordinary change in public appreciation of health needs. Perhaps it is hardly an exaggeration to say that the health of the children in the tenements, including the children of the families here under consideration, does actually receive more effective attention than was ordinarily given to the health of the children of well-to-do families a generation ago. In this advance the charitable societies have played a distinguished part; but these ideals have outrun the best efforts of the best societies. Judged by this new standard of public opinion, and by the highest standards of organized charity itself, there is no one of the six societies whose records do not show instances of failure to anticipate the inevitable results of unduly severe physical strain on the mother and an inadequate income. In every society there are cases in which knowledge of what is needed failed to issue in doing what is needed. While they share the responsibility with others, including the families immediately concerned, they cannot escape the responsibility for having failed, as shown by their own case records, to go as far as they should have gone in many instances. It is true that there is often a lamentable failure on the part of the patient to realize the need of treatment, reluctance

to accept advice, and even stubborn opposition to the most necessary and urgent action. Another difficulty is that when forcible removal would be desirable, the city authorities may refuse to act or to carry out consistently even their own decision that removal is justified. Preventorium care for the young children in close connection with sanatoria for mothers might in many instances overcome the reluctance of the latter to leaving home. To give a pension or relief at home is to accept a measure of responsibility for a recognized dangerous condition, and to withhold relief in the absence of reasonable institutional provision seems uncharitable.

### LACK OF INSTITUTIONAL FACILITIES

In justice to the societies and to the families it must be recorded that neither the state nor private philanthropy has by any means as yet provided adequately for the institutions and agencies of various kinds which are imperatively demanded if health needs are to be met. For the feeble-minded, the crippled, the infirm, and the convalescent there is not sufficient provision. We have not enough hospitals for those who have contagious diseases or even for those who are afflicted by tuberculosis, notwithstanding all the efforts which have been put forth in recent years to supply the latter deficiency. Again and again special treatment of one kind or another is prescribed or quickly discovered by the visitor to be needed, but because of the lack of any provision for the treatment it cannot be secured. Almost every type of institution is indeed represented; but that is not enough. So far as the individual needing care is concerned, an institution without vacancies is of course precisely as

good as no institution at all. The pressing problem is quantitative.

Although this lack of community facilities extends to education, recreation and amusements, day nurseries, employment agencies, loan agencies, protective measures for young girls, and many other fields, it is after all in the cure and prevention of disease that the lack is most obvious and, in view of the large sums now annually spent for the public health, least excusable. It is not easy to get intelligent, conscientious medical treatment. Some dispensaries on which reliance must be placed make the most superficial examination of patients and provide no method of following up their diagnosis or prescription. It is impossible to arrive at an accurate understanding of the health needs of a family through such facilities for diagnosis as are provided by many of the medical agencies. When a careful examination has been secured from a physician in private practice, or from a medical member of the staff, or even from the dispensary itself, it is rarely that such a diagnosis can be followed by effective treatment. In many records it is definitely stated that there is need for convalescent care which cannot be secured because there is no vacancy in an appropriate convalescent home, and a visit to the country or seashore would not meet the need. Even more serious is the lack of coordination between medical agencies which are simultaneously or successively treating a particular patient. The excellent plan devised for the tuberculosis clinics is obviously needed in every other department.

## HOUSING

Fundamental as a community health need is that for good homes, with real light, fresh air, accessibility, and a reasonable rental. Through their tenement house committees, tuberculosis committees, and otherwise, the societies have constantly emphasized this fact. They have secured the passage of tenement house laws which make the evil conditions of even ten years ago impossible. These splendid educational campaigns impose a new responsibility on the societies themselves as relief agencies, a responsibility which they do not fully meet. Many of the families studied are living in wholly unsuitable tenements, plainly described in the records as such, but for lack of better accommodations at a possible price, or for lack of funds to pay higher rents, serious attempt at improvement is out of the question.

Notwithstanding the difficulties, it is likely that a more clearly defined policy, including a readiness to move families some distance from their present location when there are no strong local ties binding them to it, might result in a considerable improvement. Rents have increased, and the societies, if they are to provide adequate relief in this respect, must take this fact even more fully into account. Paying rent in congested quarters or unsanitary rooms tends to lower instead of raising the standard of living. Serious attempts have been made to substitute a contrary policy—one society having obtained funds for this purpose—but this requires larger financial resources than have ordinarily been available.

## EMERGENT RELIEF

Emergent, temporary, and what is sometimes called interim relief *i. e.*, relief given to meet immediate needs

while an investigation is in progress upon which more permanent plans can be based, is supplied by all of the six charitable societies, sometimes in a rather erratic way and in not very appropriate form, but as a rule in such an amount and kind as to prevent suffering from lack of food, clothing, fuel, or shelter. From the point of view of the community more than this is desirable. It is desirable that similar needs in different families shall be met with some approach to consistency; that there should be some degree of uniformity and standardized relief among the general relief societies. In these days of effective cooperation in much larger matters it should not be necessary to examine the records of six or more different societies in order to find out what kind and amounts of relief are given to those who require emergent aid. Even these six societies represent only the agencies which because of their system of records could be conveniently studied. If the inquiry had extended to the numerous religious, national, and special relief agencies of various kinds, the diversity of methods and of standards would have been found vastly greater and the evidence of the resulting confusion and uncertainty as to what would happen in any given case of need correspondingly increased. This variability in the amount of relief given is of course better than rigid uniformity, when it means special adaptation to particular needs, or even when, in the exercise of sound judgment, less relief is given than usual in order that a stronger motive may remain for putting forth increased effort towards self support. But when the variability is arbitrary, having no relation to plan or needs but depending only on considerations subjective to the relief agency, it is only an

indication of a lamentable lack of mutual understanding and intelligence.

It remains true that all of the societies do give relief promptly in cases of emergent need, and this is given in whatever form seems to the particular society most suitable. It is not true that those who ask for aid are left to starve, or to suffer other preventable hardships, while long drawn inquiries are made about them. Investigations in fact in some societies are less thorough and careful than is desirable, their apparent purpose being to detect fraud rather than to lay the basis for a sound decision as to what action should be taken. The pioneer agencies in developing a technique of more thorough investigation and a course of treatment logically based upon it are the charity organization societies, whose methods in this respect are now in use in all of these societies in varying degrees of efficiency. Even greater thoroughness and a more careful and painstaking plan of action at the time of first application than now generally prevail would be desirable and would save a vast amount of subsequent work, after the best opportunity has passed. This applies preeminently to the families of widows with small children, for whom continued aid is the rule rather than the exception.

### PERMANENT RELIEF

We now come to the subject which many will perhaps regard as the crux of the problem, the continued relief supplied to those families of widows who because of illness, or the number of their children, or any other reason, require regular and substantial assistance. All of the six societies undertake to do this according to their means. In this part of their work, even more than in

giving emergent relief, there is great variation in the method used, in the ideal set before the visitors, and in the results achieved by the different societies. Perhaps the most striking impression made on the credit side, taking them all together, is their patience, courage, and persistence in dealing with the individual family problems in the face of the difficult task imposed upon them by such conditions as we have already discussed and those to which we have still to call attention. There is much ingenuity in many of the plans made and much flexibility in carrying them out as conditions in the family life change.

The relief which the societies supply is sometimes inadequate in amount and sometimes the basic plan upon which it is given is inadequate and ill-considered, but the instances of failure with respect to suitability of employment, fundamental health needs, attention to the individuality of children, the securing of an attractive and sanitary home, and other essentials of family life, are more numerous and more serious than the inadequacy in the amount of relief. It should be said, however, that increasingly on the part of these societies there is a recognition that many more things need to be done now than formerly in any work with families which deserves to be called successful. The giving of special diet, attention to decayed teeth, not only as a cause of needless suffering and disfigurement, but as a channel of infection, a lookout for mental deficiency or backwardness requiring special attention, and the general examination for tuberculosis and similar infections, are striking illustrations of the advancing standard of family service set for themselves by the societies. When every possible criticism has been made of the quality of the work done it remains

true that the societies are preventing an almost inconceivable amount of suffering, and making possible an approach to normal family life for many of those who come to them for help.

### INADEQUACY OF RELIEF

It would be exceedingly difficult to make any statistical comparison of the amounts given with the amounts which should have been given to make relief adequate. One reason is that no such comparison could take into account the personal factor either in the family helped or in the visitor through whom the relief is given. Twenty dollars a month in the hands of a capable housekeeper will go further in supplying essential needs than twice that sum with one who does not know how to spend it. Twenty dollars spent under the supervision of a trained social worker, who is competent to give sound advice and has the persistence to see that it is followed, may accomplish as much as twice that sum without such direction—even if the mother whom she is aiding is not herself of exceptional ability as a housekeeper. Moreover in every family there are such constantly shifting considerations, such as securing or losing or change of employment and illness and recovery, the disappearance and reappearance of relatives and friends, and the growing up of children—that any calculation as to what the budgetary needs of the family are, however accurate, would ordinarily remain valid only for a short time. This is not to deny that a carefully prepared tentative budget, from accurate data secured for the purpose, may be made a basis for regular allowance to meet the deficit of income.

Moreover the case records may profitably be scrutinized to see whether there is evidence of inadequacy in



relief. They are competent evidence if rightly used. If conditions in the family do not improve, but steadily grow worse, this raises at least a presumption that there is inadequacy in relief or in treatment. This presumption may be set aside by evidence that everything has been done which is humanly possibly to prevent the deterioration, and that it is due either to irremediable causes in the family or to social and economic causes outside over which the society could not exercise control. Examining the records from this point of view they do show inadequacy of relief and of treatment in a proportion of cases which although it cannot be stated in figures is certainly large enough to cause serious concern.

Good work is done in many cases with good results. Good work is done in many other cases with no manifest results. In still other cases improvements on the one hand, or deteriorations on the other, may take place independently of any particular relief or service rendered by the society, and in still other cases things drift along with no evidences of any particular change either for better or worse, whether relief is given or withheld.

No doubt it would be satisfactory to many minds if we were able to present a table indicating in just what number of families these varying results are shown and what percentage each class constitutes of the whole. To those who are primarily concerned about the families, or about the improvement of the quality of the work done in their behalf by the charitable societies, the more general and therefore, considering the lack of material for statistical analysis, more accurate statements will suffice.

## INHERENT WEAKNESS OF CHARACTER

The results, as we have said earlier in this report, leave much to be desired. A large proportion of all the records bear witness to a very limited success in securing normal conditions for growing children or to any decided improvement in the conditions of family life. We have next to ask for the reasons for this limited success.

One possible explanation, which should have candid consideration, is that the physical, mental, and moral constitution of the individuals in the families in question is inferior. It may be alleged that in spite of some exceptions we have here to do with distinctly sub-normal people.

We have seen that the charitable societies come in contact with from three to ten percent of the widows in New York City who have small children dependent upon them. What might be said is that this small percentage includes nearly all of the least efficient, the least capable, the degenerate, the unfit. No wonder then that the conditions of their family life do not improve; that the health of the mother breaks down whether she is at work or idle; that tuberculosis and alcoholism find congenial soil; that children inevitably show on the whole the same weaknesses as their parents; that most of the high hopes based upon their coming of working age result in disillusionment as they arrive at an age when their inherent lack of energy, of ambition, of responsibility, become apparent. The families in short cannot be rehabilitated, cannot be improved, cannot even be maintained in such a way as to secure a normal development of the children, because the original material is defective, because there is much more than the average tendency towards feeble-

mindfulness and pauperism, in the sense in which this implies weakness of character.

If it is only a question of degree, there is undoubtedly some truth in this explanation. Probably as compared with the five thousand families of widows next above them in the economic scale, the group represented by those whose records have been examined for the committee have less original ability and physical vigor. Possibly there may be among them a larger number who drink, who neglect their children, and who pass on to those children by inheritance some perverted or degenerate characteristics. Whether this is so or not, it cannot be doubted that they have these handicaps to such an extent as to call for careful examination and appropriate treatment.

To meet these needs, the societies are pressing vigorously for suitable institutional care for the demonstrably feeble-minded; for reformatory correctional care of those who need institutional discipline; and for surgical or medical attention to those for whom operations, hospital or dispensary treatment, or professional advice would be beneficial. The charitable societies in their daily routine work, in spite of the instances to the contrary, are exercising a persistent pressure on the individuals and families under their care to obtain physical and mental examination with appropriate action. Others may be more loudly proclaiming the dangers of social neglect in this matter, but, as far as the poorest and the most hopeless elements in the population are concerned, it is the social workers who are practically preventing such neglect, who are patiently case by case encouraging right action, protesting against, and in extreme instances invoking official authority to prevent, a

course which would be directly injurious. Visiting nurses, visiting school teachers, church visitors, and conspicuously the agents and visitors of charitable societies, may justly claim to have been the first, as they are still the most active, allies of those physicians, perhaps a minority in their own profession, who are trying to promote conservative eugenic policies, to segregate the feeble-minded and unsound, to remedy physical defects when possible, and to secure for abused and neglected children the protection which society owes them. This is what they are doing in their daily rounds. To assume that social workers in the charitable societies are almoners, or are merely investigating the need for relief, is to betray gross and inexcusable ignorance of their work. They are investigating the whole complex situation in the families under their care, with a view to securing, and with the practical result of actually securing when possible, the financial relief, the medical or surgical relief, the educational opportunities, the industrial opportunities, of which the need is disclosed by the original investigation and by subsequent acquaintance. All that can be said on this subject therefore is that, while in many instances the material to work upon is indeed unpromising, so that there is no occasion for surprise if tangible good results are not obtained, nevertheless the general policies which are followed, as disclosed by the case records and by conferences with the workers in the societies, are such as are calculated to minimize the evils and to discover and develop the strength even of the unpromising material.

## SOCIAL CAUSES OF POVERTY

The second explanation to be considered for the lack of improvement in some families—and here we are upon surer ground—is that the overwhelming mass of human misery, of which the suffering and dependence in these few thousand families of widows is but a part, is the result of causes and conditions with which both voluntary charity and public relief as such are powerless to deal. Tuberculosis, typhoid, fatal industrial injuries, insufficient pay, economic inefficiency, the physical strain of overwork, the exploitation of the vices and weaknesses of men and women for commercial profit, are all subjects with which social workers in the charitable societies are deeply concerned, but for which the remedies lie in other and more powerful hands. Concerning the great creative forces of the misery which they are called upon to investigate and relieve in individual instances they can only lift up their voices in eloquent testimony. They may testify also, as has been intimated, to human weaknesses, to lack of energy and resistance, to the fact that some human beings are apparently from their birth doomed to failure in any severe life struggle. But they may well be appalled when they see such weaker persons, and others not by any means unfit for any reasonable struggle, subjected to uncontrolled infection, to overcrowding, to overwork and injurious strain, to ingeniously fiendish temptations such as the strongest would not resist under similar circumstances, to a necessity of paying the highest prices for inferior, diluted and polluted commodities and services, and to the further necessity of providing from their own insufficient resources, and by their own inadequate efforts, for such contingencies as sickness and death in the family, for

childbirth, for infirmity and old age, for unemployment whether due to personal fault and inefficiency or to industrial causes affecting an entire group or an entire community of workers. The large lesson to be learned from any such study of the widows' problem as has been made for the committee is that of the responsibility of the community for much the larger part of the sickness, death and dependence which constitute that problem, and the utter inadequacy of either public relief or voluntary relief to widows as a solution of that problem. Until the community responsibility for the social and industrial causes of poverty are more fully met it will be unreasonable to expect either public relief officials or voluntary agencies to secure a reasonable standard of living and normal family life for any large proportion of those whom they seek to aid. The charitable agencies do, however, come to have a large amount of valuable evidence of the need for preventive social measures and their leaders have been conspicuous in initiating and advocating such action.

### THE NEED FOR WORKERS

In the third place consideration must be given to the causes for unsatisfactory results which lie within the societies or in their financial resources. The most glaring need, as shown by the case records, is one to which their officers and directors have long been alive, but which for various reasons still remains serious. This is the lack of a sufficient number of capable trained visitors to do the work of their relief departments. There is not merely a lack of training and of special ability for this work; there is a lack of a sufficient number of workers of any kind. To each visitor is given responsibility for far too many

families. Districts are too large. The pressure of emergent work is so severe that there is little opportunity for quiet, deliberate consideration about difficult situations. There is of necessity too much of perpetual emergency rush and too little time and insistence upon thorough and constructive plans.

Even however if there were enough visitors and supervisors to do the work, it would not be satisfactorily done without a higher standard of selection, of professional preparation, and of compensation. This is a very distinct kind of service calling for altogether exceptional qualities. Mere physical endurance is severely taxed by it. The power to think—to observe, and to form sound judgments—is essential. No superior spiritual quality comes amiss in the complex human relationships which an investigation and the resulting care of a family involve.

Professional training schools are now available for the more direct and complete preparation of those who have the general education and personal equipment required for this exacting work. By a preliminary study of methods and technique, and by supervised field work in connection with such study, a qualified candidate for social work will not only save the time and money of the society, but will lay the foundation for a kind and amount of genuinely helpful service that can scarcely be gained even by the most competent person who has had no such preliminary training. The number of such carefully selected and professionally trained social workers in the societies is increasing, and it is true that some of the most successful have not had such opportunities. Nevertheless a substantial increase in the number of those who have had previous training to fit them specifically

for this work would be most advantageous to the societies and to those whom they are called upon to serve. In at least four of the six societies it will be necessary to increase salaries substantially if such qualified and prepared visitors are to be secured and retained against the competition of other kinds of social work and other outside vocations which appeal to the same kind of workers, or if, quite aside from such competition, visitors are to keep themselves physically and mentally fit for their work.

### DANGER OF ROUTINE

The impression made by the examination of a large number of records in rapid succession is that the societies are in danger of falling into a narrow routine, covering only a comparatively small number of the items necessary to successful relief work. In most instances attention is paid to relief, even though the amount given may not be adequate; to appropriate relief responsibility, whether it should come for example from church, employer, lodge, or relatives; to keeping wage earners at work; to emergency health needs; and to school attendance.

Less often is serious attention given to fundamental health needs, to vocational interests of children, to discrimination between possible places of employment for wage earners, to recreation, or to moral and spiritual influences. Grave suspicion of the immorality of the mothers has in some instances served as a reason for withdrawing relief, regardless of the children. Such a suspicion in the mind of a competent visitor is only ground for more careful and effective work.



Visitors are sometimes too easily discouraged by a lack of cooperation on the part of the family or by unexpected complications. Investigations are often inadequate and the relief and service which should logically follow investigation are naturally inadequate also. There is too little individualizing of children, and in many cases no satisfactory account of the care which they receive while the mother is at work.

No one can tell to what extent the amount available for relief is insufficient until competent service is the rule rather than the exception; but that in cases of need for continued relief the amount actually given is often inadequate, is certain.

### RECORDS DO NOT TELL THE WHOLE STORY

In fairness to the societies it must be recognized that no case records can fully disclose the quality or amount of work done or the actual relations which often exist between a district secretary or a visitor and her families. These personal relations may become a vital factor in securing most gratifying results which are not disclosed, because visitors are naturally reluctant to describe them. Records are not kept for the purpose of presenting the societies and their workers in a favorable light. They are kept mainly for a very practical purpose,—to enable the societies when action is necessary on behalf of the family to act intelligently, on the basis of previous experience, and without the necessity of repeating an investigation once thoroughly made. To explain in detail the reason for every decision, and to record every suggestion made and urged, or even every indication of progress, would be an intolerable tax upon the time of the visitors. No doubt some time might be

saved by omitting from the records irrelevant and unimportant entries, but even greater discrimination in this respect would not make the records a safe exclusive source of information.

The particular cases studied for this report may not have been representative. The chronological selection of cases, when it does not include all for a period as long as a year, may have operated to make the showing less favorable than strict justice requires. Moreover, even these particular records might have produced a different impression on the minds of others. While we have not understated, or condoned, the defects clearly shown, we have canvassed them fully with groups of visitors in nearly all of the societies, and with their executive officers, to guard against inadvertent injustice. Of course it is not suggested that such conferences commit those who have participated in them to the conclusions stated in the report.

## THE COMMITMENT OF CHILDREN

We may now return to the first of our three original questions; as to whether children are committed who should remain with their mothers, the only reason for such commitment being the poverty of a widowed mother.

The consensus of opinion from every group of social workers whom we have been able to consult, and the evidence of the records in the Bureaus of Dependent Children in the Department of Public Charities, is that this is very exceptional and in so far as it does occur wholly unnecessary.

In 335 of the 460 families of widows from which children were committed in 1912 for the assigned cause

“Death of the father”, there were conditions present other than poverty which seem to justify the commitment.

The character of the disabilities in these 335 families is indicated in the following table:

	<i>Number of families.</i>
1. Mother ill or in an institution.....	189
2. Mother unable to control children or child incorrigible or a truant.....	121
3. Moral conditions in family unsafe, including 30 in which the mother was immoral or of doubtful character.....	43
4. Mother intemperate.....	31
5. Mother neglectful, unwilling to keep children, unreliable, or a deserter.....	27
6. Mother of doubtful sanity (13) or feeble minded (8).....	21
7. Child defective or in need of special care.....	23
8. Special circumstances making commitment desirable .....	29

### NEITHER HELP NOR COMMITMENT

In 25 cases neither commitment nor help at home was really necessary, as the later records show in each case either that the child did not actually go to the institution although commitment was formally approved, or that the child has since been discharged to the mother or relatives and is being properly cared for under circumstances substantially identical with those which existed at the time of application for commitment.

## ONE HUNDRED WIDOWS SHOULD HAVE BEEN HELPED

In 100 cases, a little over twenty per cent of the 460 (involving less than four per cent of the total number of children committed in the year for all causes) a sympathetic examination of the records in the Department of Charities and in the societies, supplemented by a visit to the families when there was no society record, indicates that commitment might have been prevented by assistance at home.

These 100 cases may be roughly classified as follows:

Mother considered capable of caring for children committed because at the time she continued to care for other children, and there is no record of any positive disability .....	73
Children who were committed subsequently discharged to their mother, no disability named.....	12
Other evidence that mother could have cared for children or that commitment was inadvisable.....	15
	<hr/> 100

The following table shows the distribution of the 460 families between the Manhattan and Brooklyn Bureaus of Dependent Children and among the six societies, and also, in each case, the proportion formed by the families in which commitment probably was unnecessary and undesirable. It is noticeable that a considerably higher percentage of those in Brooklyn should not have been committed.

	Number of cases in which				Percentage in which there should have been help instead of commitment
	There should have been commitment	There should have been help instead of commitment	Neither help nor commitment was necessary	TOTAL	
Manhattan Bureau of Dependent Children					
Charity Organization Society . . . . .	46	6	3	55	11
Association for Improving the Condition of the Poor . . . . .	34	10	4	48	21
United Hebrew Charities . . . . .	45	9	2	56	17
Not known to any Society . . . . .	68	12	4	84	14
Total	193	37	13	243	15
Brooklyn Bureau of Dependent Children					
Bureau of Charities . . . . .	60	32	4	96	33
Association for Improving the Condition of the Poor . . . . .	1	1		2	*
United Jewish Aid Society . . . . .	11	5		16	*
Not known to any Society . . . . .	70	25	8	103	24
Total	142	63	12	217	29
GRAND TOTAL	335	100	25	460	21.7

\* Numbers too small to justify attaching significance to percentage.

## INTERPRETATION

This estimate that in one hundred families commitment should have been prevented by private help is not to be taken as a reflection upon the bureaus through which the children were committed, or upon the charitable societies. It is made in the light of evidence which was not always available when the decision occurred, and on the other hand some of the considerations which influenced the officers of the bureau who had the applicants personally before them may not appear in the case records. Aside from such facts, it is sometimes exceedingly difficult to decide upon what is the proper course. Two equally competent persons might reach opposite conclusions even on the same statement of facts.

For example, a widowed mother who is ill, and some of whose children under ten years of age are truant and hard to control, surely needs effective help, but whether this help should take the form of immediate commitment of one or more children to an institution may admit of more than one answer. In this report such cases are included among those in which commitment is deemed advisable. This view is confirmed by the fact that this is the course which was actually followed and a certain presumption in favor of the soundness of the decision of the officials in charge of the bureau is certainly warranted. If there were in the community more varied and abundant resources for dealing with such children under the circumstances, some other alternatives might have been preferred. Such difficult problems are frequent and cannot be solved without a nice balancing of the degree of truancy and "incurability" of the children on the one hand and the seriousness and probable duration of the mother's illness on the other. Probably some such

commitments could be prevented with advantage to the families concerned.

Again, the mothers who are actually allowed to retain the custody of some of their children are counted in our estimate among those who should be aided so as to make unnecessary the commitment of any. The assumption here is that if the mother is a proper guardian for some of her children and can support them at home, she could properly care for all of them if helped adequately by relief. This might not always be a safe assumption. Mothers cannot be summarily classified into those who can and those who cannot care for children, regardless of their number, their ages, their disposition, their health, and other modifying circumstances. A mother might give admirable care to one child without assistance and fail to give proper care to three even with the most liberal allowance.

### IMPRESSIONS

The examination of the records of these families from which children are committed leads to certain distinct impressions.

Most fundamental is the abiding impression of the futility of any or all efforts combined to make good to a family the loss of a husband and father who has played his full part in the family previous to his fatal illness. Coupled with this is a sense of the complexity of need presented by these families. Sixty-six of them for example, had not only one, but two or more of the eight principal disabilities enumerated above as presumptive reasons for commitment.

The home life of many of these widows with children, especially of those who do not apply to the societies

for aid, is precarious in the extreme. A brief illness, or a temporary loss of work, or even a cut in wages, may break up a family and scatter them—one or more to an institution, one or more to relatives, leaving possibly one or more to the diminished resources of the mother. As health returns, or a job is found, or a higher wage secured, the mother may be seen applying for the discharge of the children in institutions, taking back those who have been with relatives, thus gathering all of her family again under her own wing. Sometimes this reunion is followed by another breaking up and scattering when misfortunes fall. Cases are numerous of this alternate commitment and discharge, commitment and discharge.

In the families from which applications for commitment are made, there is an impression of terrible struggle to make the few dollars remaining from insurance or savings after the husband's death, stretch over as long a period as possible—a period, however, of increasing poverty, decreasing strength, and multiplying dangers to the family. The high cost of funerals and the close approximation of this funeral expense to the amount of the insurance constantly force themselves upon the attention.

Some at least of the cases of immorality of the mother seem to have been fairly attributable to the presence of a male lodger, or to the fact that the mother keeps house for a widower, typical means of income to which some widows are almost forced by necessity. Similarly the incorrigibility and truancy of children from seven to ten years of age, mention of which frequently occurs in these records, seems to be to some degree occasioned by the fact that an aged grandmother or other female rela-



tive has been suddenly charged with the unfamiliar and difficult task of disciplining boys of the "big Injun" age. On the other hand a young grandmother is often the most steady influence in the Italian family. Except for her presence the attempt to keep the children with their mother would be much like turning loose a lot of children to bring up one another.

### SELF SUPPORTING WIDOWS

In this connection the question fairly arises whether mothers who support themselves and their children entirely without assistance are doing so only at an ultimate sacrifice of health and of maternal home care, and thus of permanent welfare, which society cannot afford. Naturally this study throws only indirect light on this question, since there has been no direct study of such families. It is however a fair inference from the facts and impressions made by the records of the families known to the charitable societies and to the Bureaus of Dependent Children, that the real hardships and handicaps encountered by independent working mothers, like those to which we have called attention as arising in the families under consideration, are for the most part such as can be removed only by industrial and social changes, by radical changes in the conditions affecting women's work. Their hours of work should be shortened; their efficiency increased by training and better organization; their wages correspondingly increased and standardized; their employment adjusted to the physiological needs of women; the supply of labor adjusted to the demands by employment exchanges, intelligently planned and conducted; cooperative arrangements effected for securing

proper care for children, chronic invalids or aged persons in the mother's temporary absence, so that a woman capable of doing more productive work shall not be debarred from undertaking it by less important demands. These reforms are not in the least inconsistent with the superior claims of home and children when they are superior, but they are in the direction of enabling working women to decide for themselves, as working men decide for themselves, in what way they can most economically and most completely meet their natural obligations. Industrial justice clearly involves such changes in public opinion, such protection and enlargement of opportunity, as have been suggested.

Difficulties arise and hardships occur primarily because women are not trained for skilled occupations, are worn out by long hours and injurious occupations, and are paid far less than a living wage. Relief to the individual victims of industry cannot change industry. The only cure for industrial abuses is industrial betterment; and the state should spend its money in industrial betterment if that is necessary rather than establish a system of relief to meet the exigencies of a situation which must give way with the coming of reforms that are needed and needed now.

## SUMMARY

The main results of this inquiry may be recapitulated as follows:

That of all the factors involved in the support of widows and the care of their children, the main responsibility is upon the widows themselves; that they are entitled to the credit for the greater part of whatever has been accomplished in the families studied; and that all measures intended for their benefit should be judged primarily from the standpoint of their probable effect on the ability of the widows to solve their own problems and those of their children;

That widows are usually capable of supporting themselves and their children when necessary, but that in doing so they encounter great obstacles and hardships, which can be removed only by radical changes in the conditions of women's work;

That the occupations in which widows who apply for relief are engaged are characterized by inefficiency of workers, low wages, and irregularity of employment;

That these evils can be met only by early training, a better distribution of workers through efficient employment exchanges, and higher standards of compensation;

That vocational training and guidance for children as they come of working age, and sound advice as to occupations, are urgently needed;

That more hospital and sanatorium facilities are required for the sick, the disabled, the infirm, the convalescent, and the mentally deficient; facilities both for diagnosis and for treatment;

That although great improvements have been made in the standards, methods, and policies of the charitable societies, there is much room for further improvement;

That, in particular, more trained workers, with higher salaries, or more trained volunteer workers, or both, and larger resources for relief, are indispensable for the preservation of the health and well being of the families now under the care of the societies;

That the case records of the charitable societies indicate that conditions in the families under care do not always improve, but sometimes grow worse, these unsatisfactory results being due partly to the causes just named, but in large part to personal and social causes which neither public relief nor voluntary charity can reach; but upon which those who have to do with the relief of the poor should constantly insist;

That mothers who are suitable guardians for their children, physically and morally able to care for them properly, are not seeking in any large number because of poverty alone to have their children committed as public charges;

That the charitable societies have shown both the desire and the financial ability to provide relief in such cases when called to their attention, although in these as in other cases the relief is sometimes inadequate;

That there should however be a still better coordination between the Bureaus of Dependent Children and the voluntary agencies to prevent the relatively few unnecessary commitments of this kind which still occur;

That the ideal solution of the widows' problem is a longer and more productive life for working fathers, and provision for widowhood and orphanage through a liberal, inexpensive, and safe system of social insurance.



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